

Guidelines for re-registration in Internet Banking System using USB token (KAZTOKEN)

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1. Definitions.

- 1.1. Internet Explorer, Google Chrome, Mozilla Firefox, Yandex, etc. (browser)** is software used to view and work with Web pages.
- 1.2. Applet** - e-Security Client software developed by AkKamal Security LLP.
- 1.3. Primary initialization keys** - cryptographic keys received from the Bank and used by the Client to start working with the Certification Authority, including for replacing thereof with cryptographic keys of electronic digital signature.
- 1.4. The key carrier** is USB-flash, a repository of private keys of an electronic digital signature containing the files of the Client's Electronic Certificate enabling unambiguous identification of the Client and application of Electronic Signatures on documents submitted to the Bank.
- 1.5. IBS** - the Internet Banking System intended for remote management of a bank account held by the corporate Clients (legal entities) with Bank CenterCredit JSC via the Internet without visiting a bank office.
- 1.6. Certification Authority (CA)** is a legal entity certifying the conformity of a public key of an electronic digital signature to a private key of an electronic digital signature; confirming the authenticity of the Registration Certificate (Republican State Enterprise on the Right of Economic Use 'Kazakhstan Interbank Settlement Centre of the National Bank of the Republic of Kazakhstan').
- 1.7. Electronic digital signature (EDS)** is a set of electronic digital symbols created by electronic digital signature means and confirming the authenticity of the electronic document, its ownership and invariance of the content.
- 1.8. KAZTOKEN** is a personal device used to access information resources; a fully functional analogue of a smart card made in the form of a USB stick. KAZTOKEN is designed for the secure storage and use of digital certificates, encryption keys and electronic digital signature.

2. Re-registration in Internet Banking System (formatting of KAZTOKEN).

Re-registration may be carried out on 'empty' token only. If you still have a token that was used before key was re-issued, then before creating a new profile token should be formatted and go through the registration process in the Internet Banking system again.

2.1. To start the process, you need to make sure that only one KAZTOKEN is connected on your computer / all-in-one PC/ laptop (USB devices, orange, transparent, similar to a USB flash drive, hereinafter referred to as a token) (Fig. 1). If tokens are connected from other organizations or another user, remove them from the computer so that you do not accidentally delete the certificate / key of another organization.



Fig. 1 – KAZTOKEN.

2.2. To carry out formatting, launch the KAZTOKEN Control Panel software. It can be located in the Start menu (Fig. 2.1), or on the desktop (Fig. 2.2). It can also be found through Search.

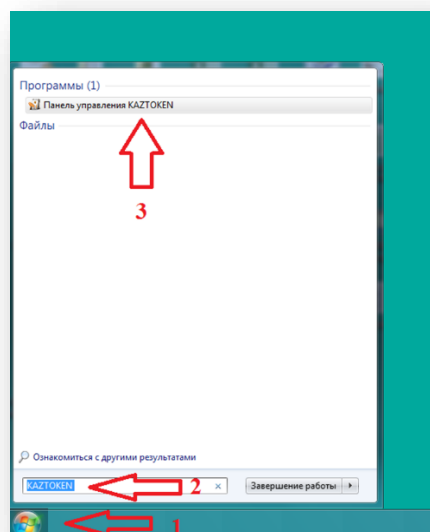
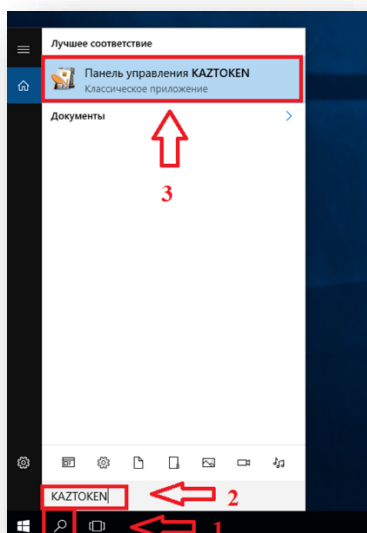


Fig. 2.1 – KAZTOKEN Control Panel component.



Fig. 2.2 –KAZTOKEN Control Panel shortcut on the desktop

Attention! If you do not have the KAZTOKEN Control Panel on your computer, install the driver for KAZTOKEN according to paragraph 4 of this manual. After installing the driver for KAZTOKEN, you can return to step 2 to continue the formatting process.

2.3. Open KAZTOKEN Control Panel, click ‘Enter PIN Code ...’ and authenticate with the token on behalf of the administrator (default password is **87654321**) (Fig. 3).

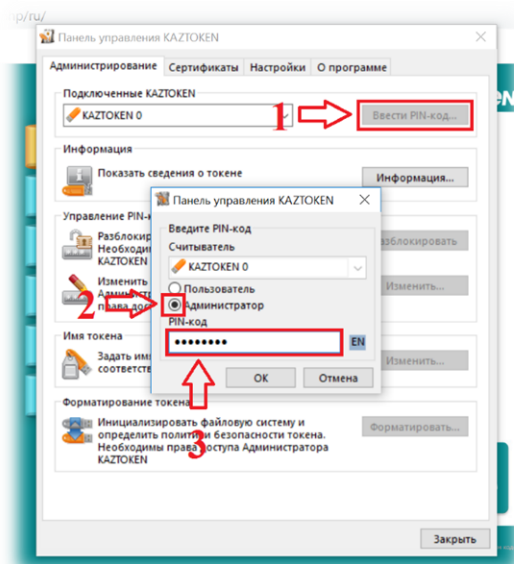


Fig. 3 –KAZTOKEN Control Panel

2.4. After authentication, you will be given access to the token formatting functionality. To format the device, click ‘Format’ (Fig. 4).

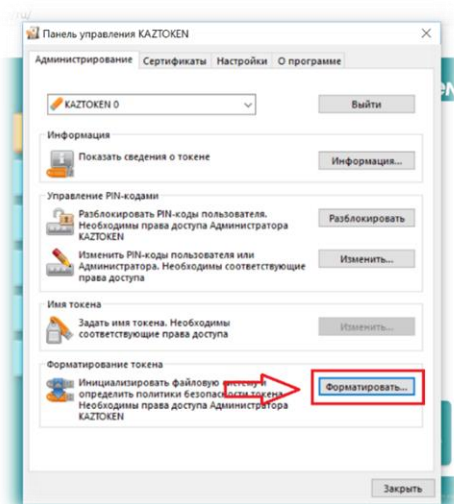


Fig. 4 –KAZTOKEN Control Panel.

2.5. Enter the name of the token (optional) in the new window. Select ‘User’ in ‘User’s PIN-code can be changed:’ section. Then click ‘Start’.

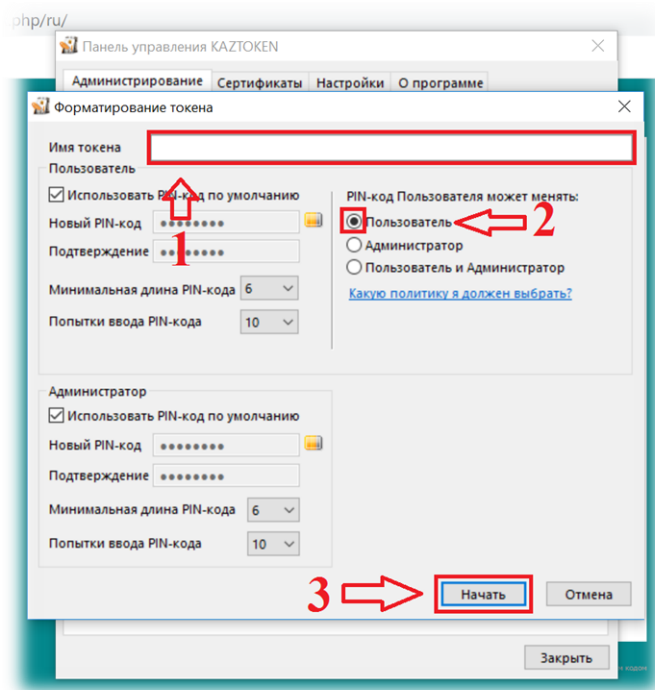


Fig. 5 –KAZTOKEN Control Panel.

2.6. Format KAZTOKEN, then close the applet in the tray if it is running (the Bank CenterCredit icon, near the clock on the bottom right) (**Fig. 6**), or restart the computer / all-in-one PC / laptop. Then proceed to the registration process.

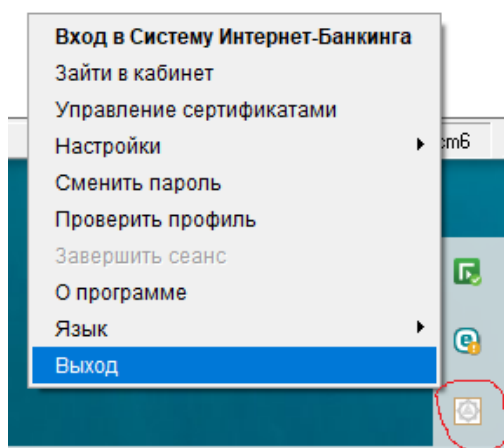


Fig. 6 – Exiting Ak Kamal Software.

Attention! Should any error occur during the registration process or after successful registration, **RE-FORMATTING IS FORBIDDEN!!!** Contact the support service or your account manager. KAZTOKEN formatting will delete valid certificate / key.

3. Registration in Internet Banking System using USB-token (KAZTOKEN).

The following steps should be taken to configure the EDS registration via the Internet Banking System in the operating systems Windows 7 and on:

3.1. Open one of the browsers: Google Chrome, Mozilla Firefox, Yandex, etc. Go to the home page of the Internet Banking System: <https://ib.bcc.kz> <https://ib.bcc.kz> (Fig. 7).

3.2. Click '**Register**'. Select the appropriate period from the pop-up menu for issue of certificates specified in Appendix 2 to the Agreement (from the hard copy Acceptance and Delivery Certificate) (Fig. 7).

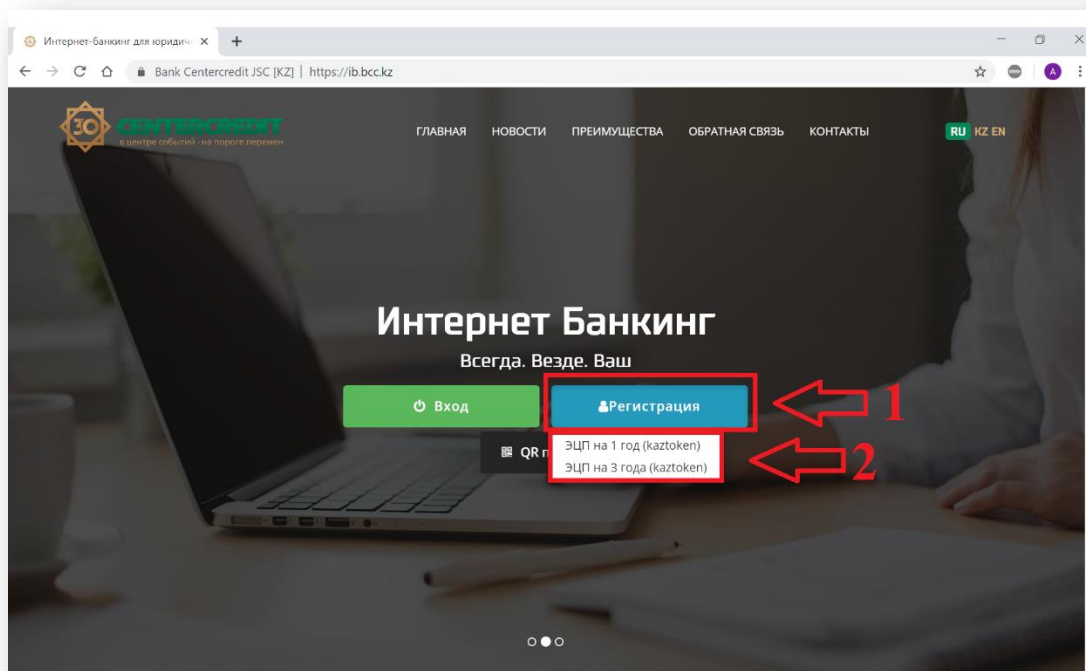


Fig. 7 – Internet Banking System page for legal entities.

3.3. Connect KAZTOKEN (an orange device similar to a USB flash drive) to your computer / laptop / all-in-one PC and click '**I connected Kaztoken**' in a new pop-up window (Fig. 8).

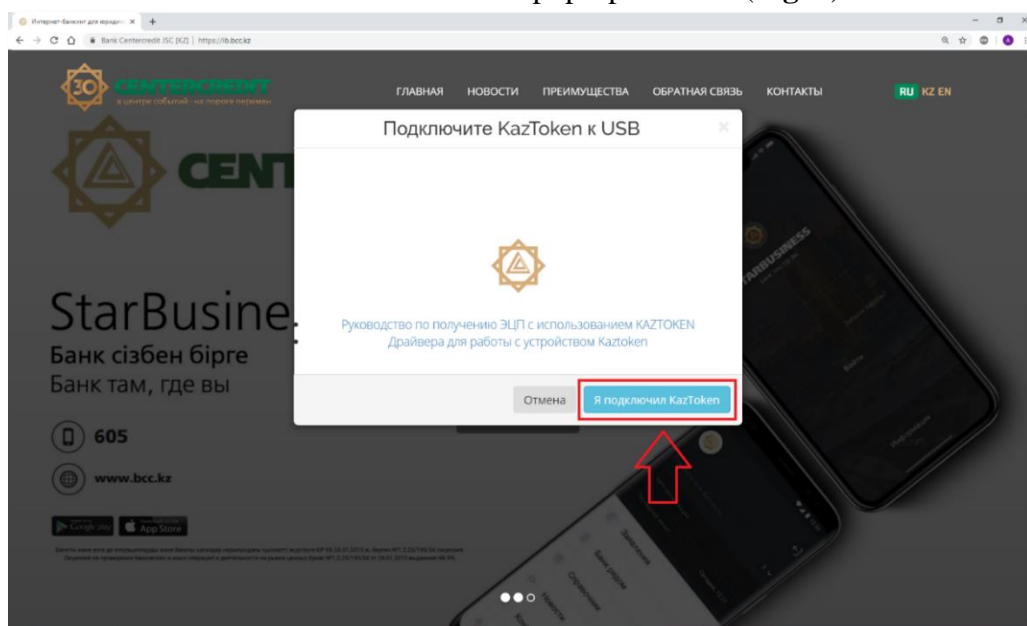


Рис. 8 – Window confirming connection of KAZTOKEN device to the USB port of the computer.

3.4. After installation, you will see the Ak Kamal e-Security software window, requesting selection of a profile (KAZTOKEN device) and password entry. If the profile field says “**KAZTOKEN <no label> -?**”, then the profile is empty and registration may continue. Type the default password in the ‘Password’ field (**12345678**) (**Fig. 9**).

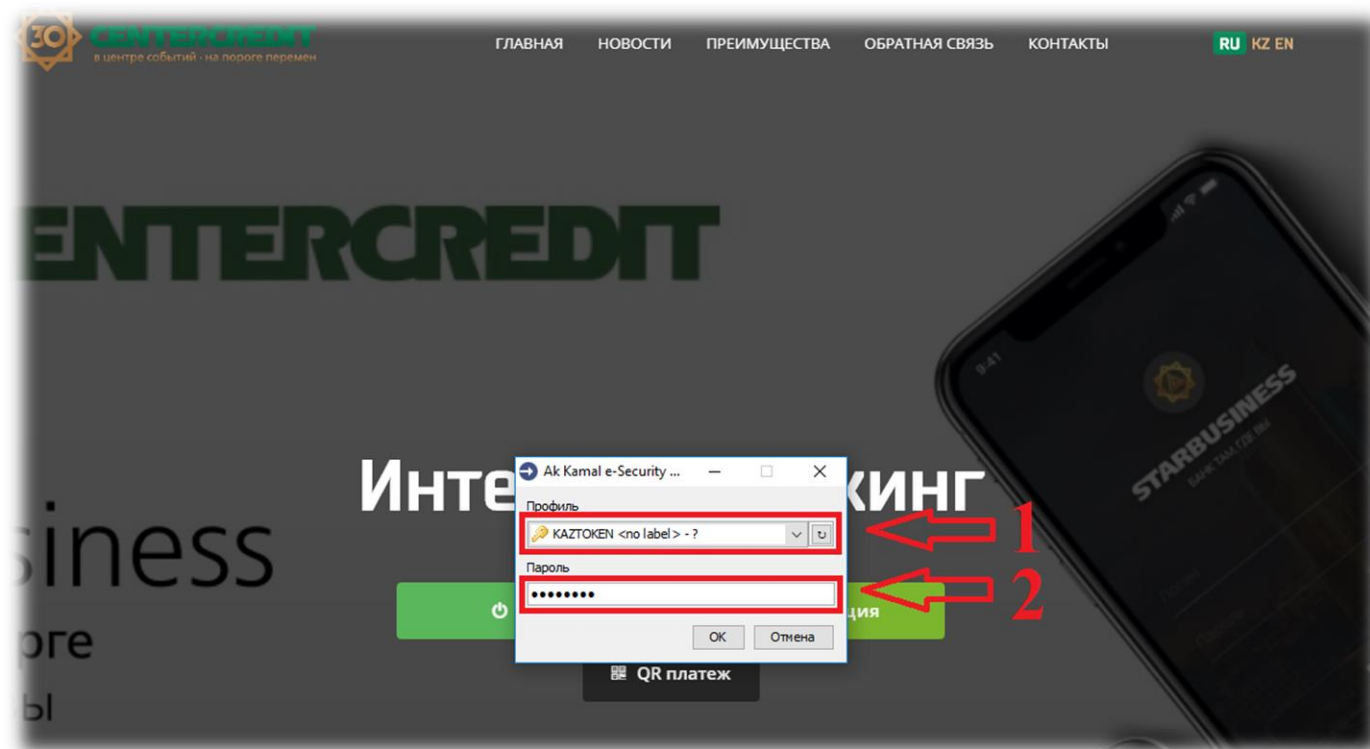


Fig. 9 – Selecting a profile and entering a password in Ak Kamal e-Security software.

3.5. Confirm the creation of the profile by clicking ‘OK’ to continue the registration process (**Fig.10**).

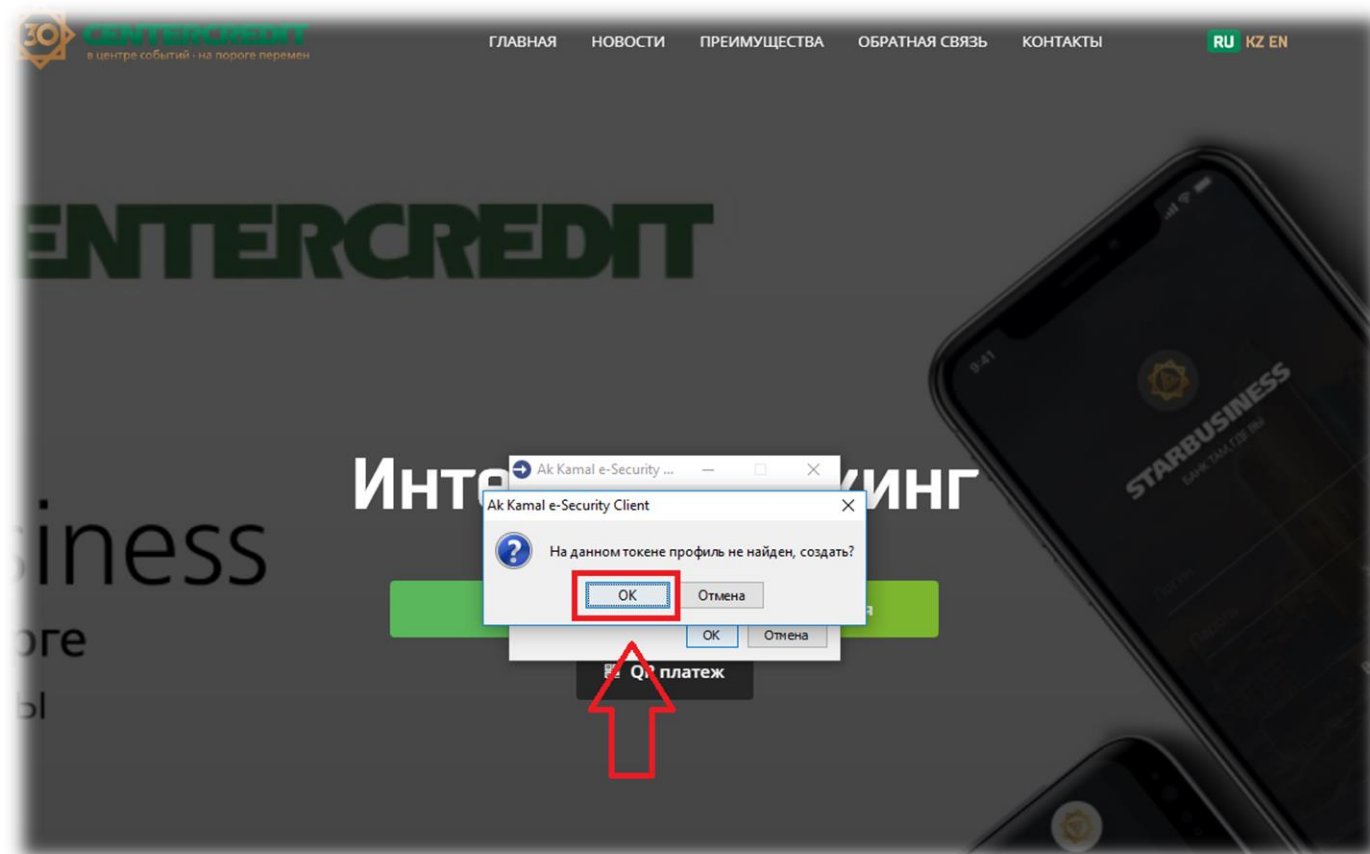


Fig. 10 – Confirming the creation of a new profile.

3.6. After confirming the creation of a new profile in the 'Profile Creation Wizard' window, click 'Next' (Fig. 11).

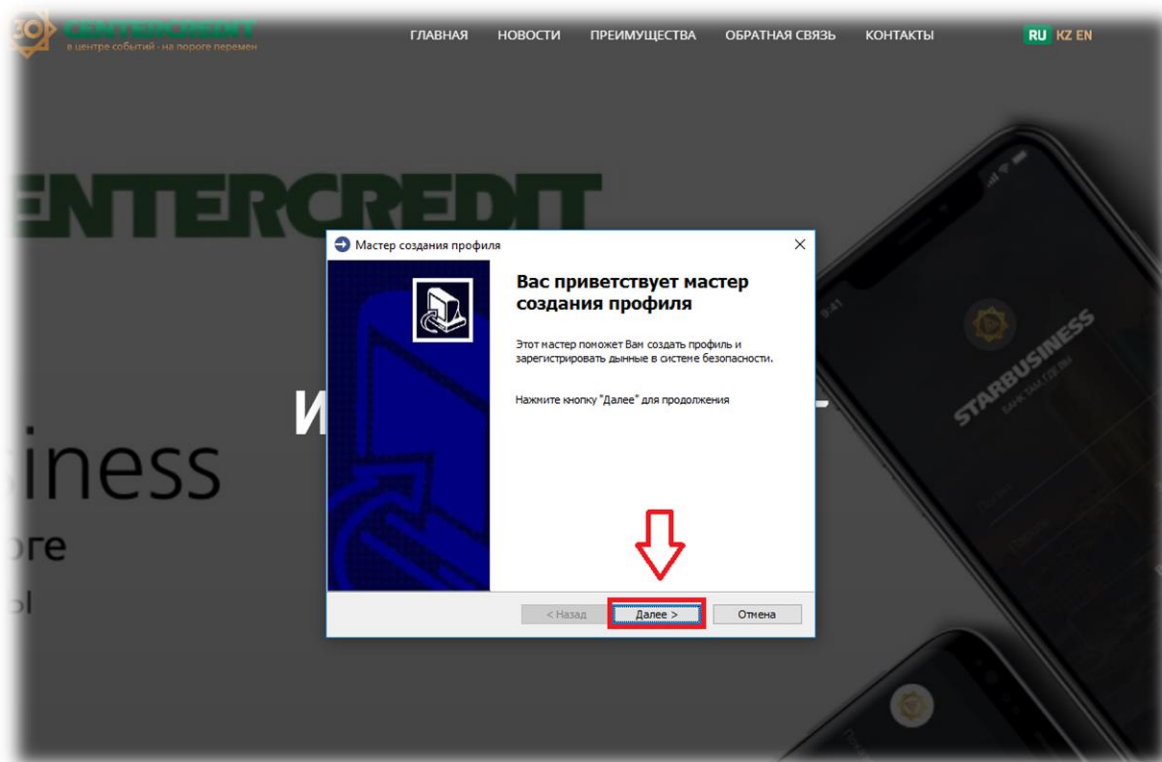


Рис. 11 – Profile Wizard welcome window.

3.7. Enter the data for registration in the Internet Banking System in the next window (Fig. 12).

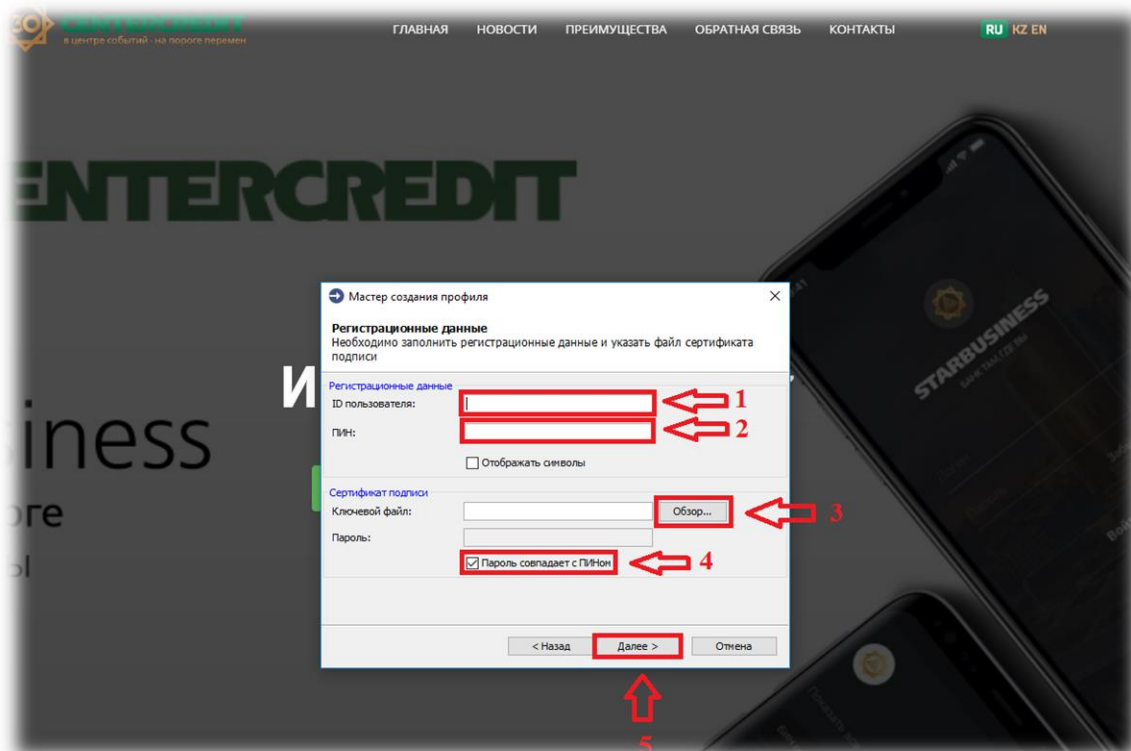


Fig. 12 – Entering the registration data.

- Enter the **User ID** in the 'User ID:' field (from Appendix 2 to the Agreement, from the hard copy Acceptance and Delivery certificate. Something like this: qq111111_qwertyui) (Fig. 12);
- Enter the **PIN** from the OTP card issued to the Bank's branch in the 'PIN' field (in capital letters) (Fig.12 и 13);



Fig. 13 – OTP card.

- Specify the location of the primary initialization key (file (GOST.pfx , Key.pfx) recorded for you on USB –flash drive in the bank branch) in the ‘Key file:’ field through the ‘Review...’ function (Fig. 12);
- Do not remove the tick in the ‘Password matches PIN’ field. Leave it with a tick (Fig. 12);
- Click the ‘Next’ function (Fig. 12).

Possible errors during registration.

If you get ‘Wrong password or key container’ message after clicking the ‘Next’ button, check the following (Fig. 14):

- Recheck the User ID. For example, you may have ag instead of aq, etc.
- PIN code must be entered in capital letters;
- If there is number ‘one’ in the PIN code, it may be the English letter I or vice versa, the letter O or the number 0;
- You may mix up the primary initialization key (GOST.pfx, Key.pfx) with another organization or another user.

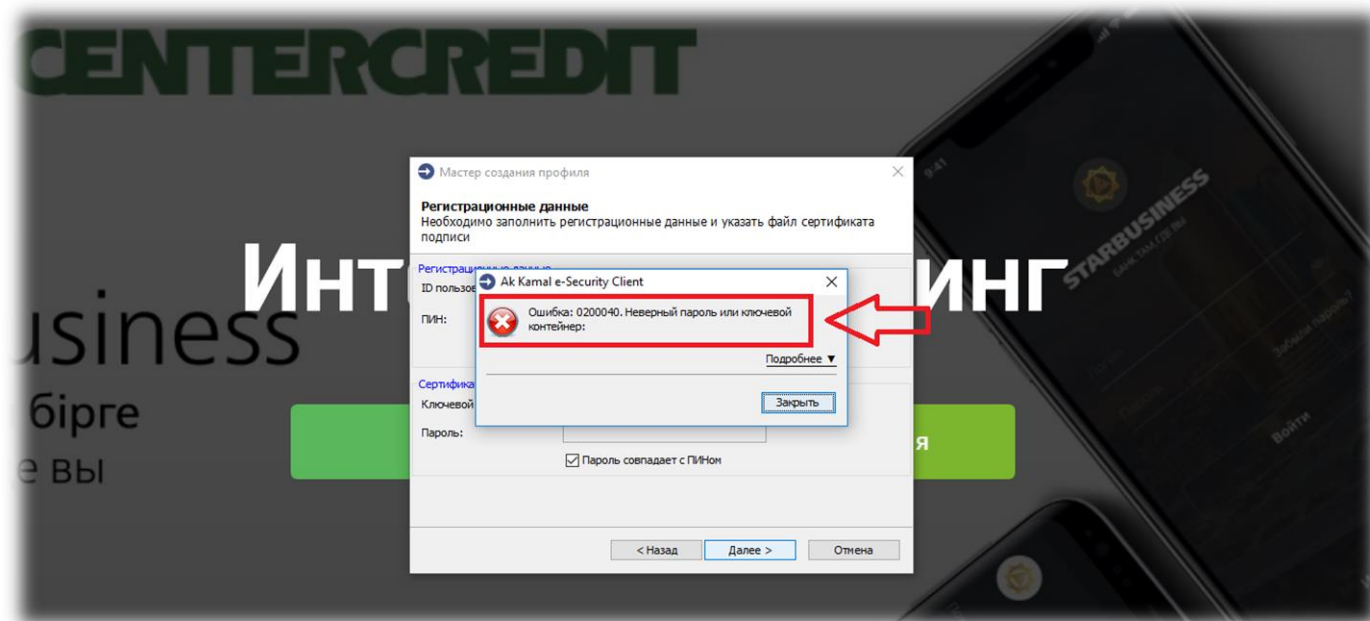


Fig. 14 – Possible errors during registration.

3.8. Profile Wizard Window (Fig. 15).

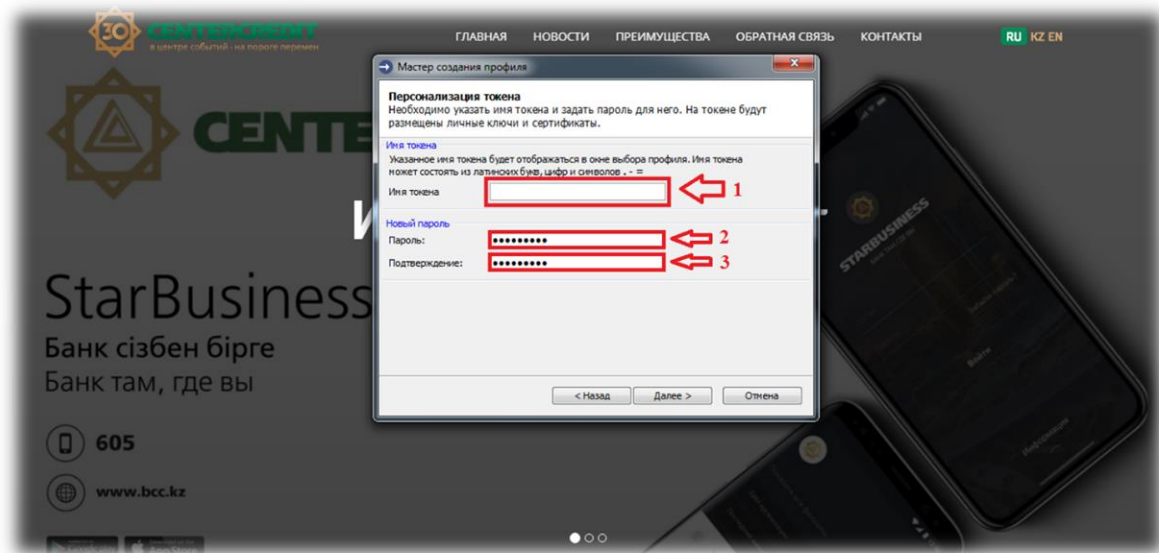


Fig. 15 – Profile Creation Wizard

- Specify the token name in the ‘**Token Name**’ field in Latin letters.
 - Enter the password in the ‘**Password:**’ field you will use for logging in and sending payment orders in the Internet Banking System through the applet. **The password cannot be less than 8 characters long and must consist of Latin letters and numbers. The consecutive use of numbers and symbols is not allowed (example: 123 ..., 678 ..., abc ...).**
 - Re-enter the password in the ‘**Confirmation:**’ field.
- The profile contained in KAZTOKEN will be protected by a new password. Click ‘**Next**’ to proceed to the next step.

3.9. A new window (Fig. 16) displays the data entered. Confirm data by setting a special flag, then click ‘**Next**’ to start the process of obtaining certificates in the KISC and to register them in Internet Banking System.

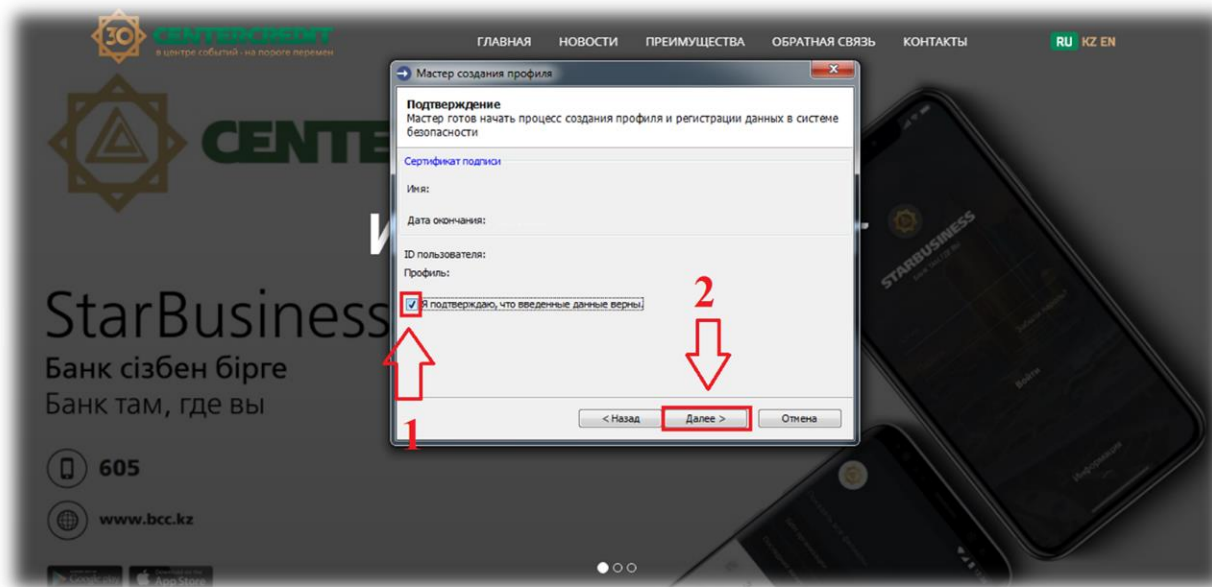


Fig. 16 – Window for confirmation of the registration data entered.

3.10. The next window (Fig. 17) displays the process of profile creation. However, please note that the key generation process at KAZTOKEN can take up to 5 minutes

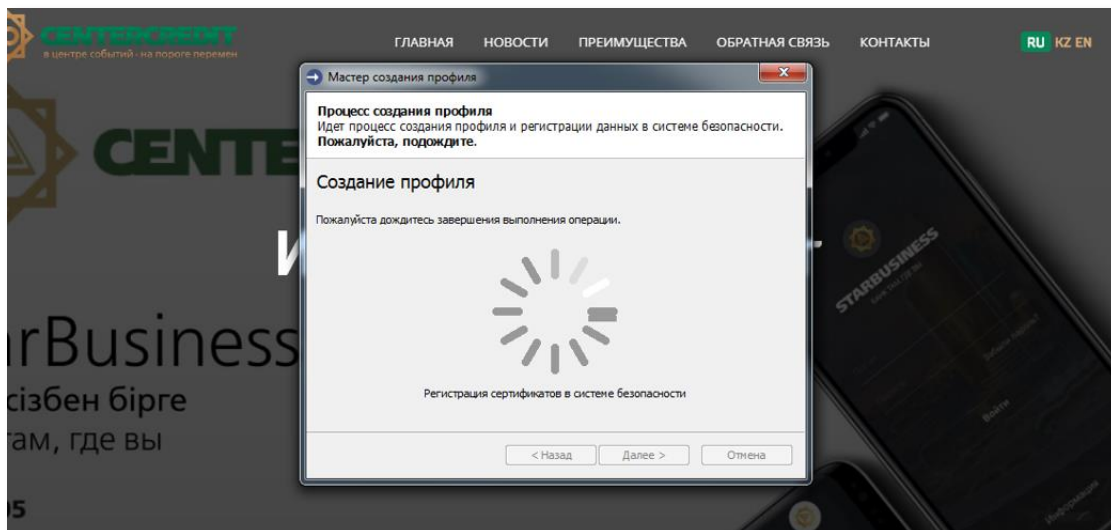


Fig. 17 – The process of obtaining and registering certificates.

3.11. If the registration procedure is successful, the following window will appear (**Fig. 18**).

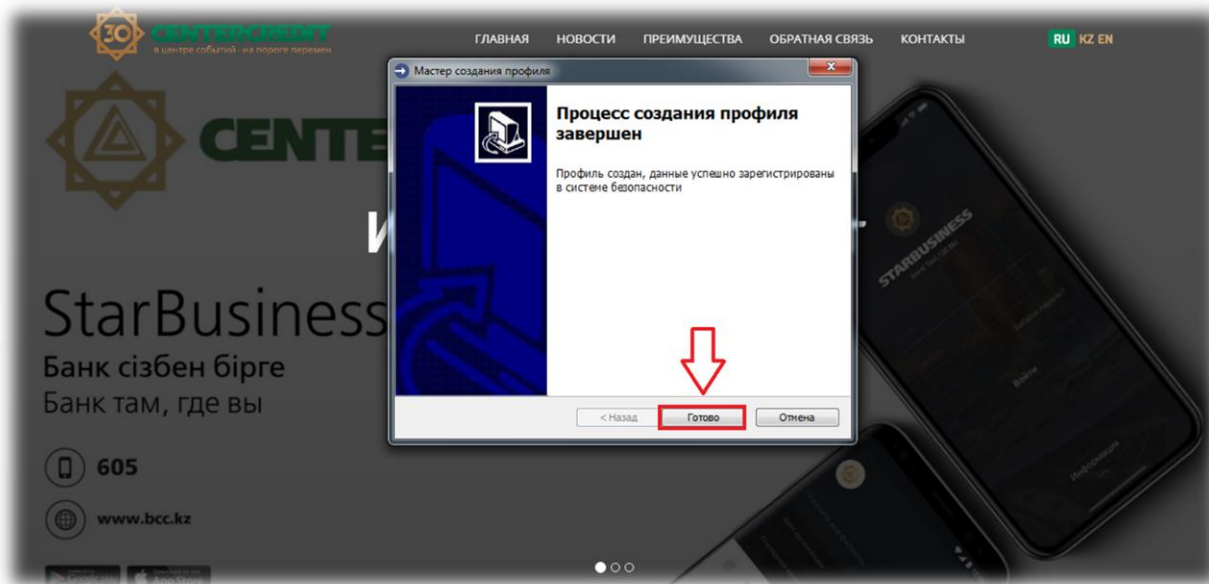


Fig. 18 – Completion of profile creation process.

3.12. Clicking ‘Finish’, then a window for selecting a profile will open in which the profile you created will be displayed (**Fig. 19**).

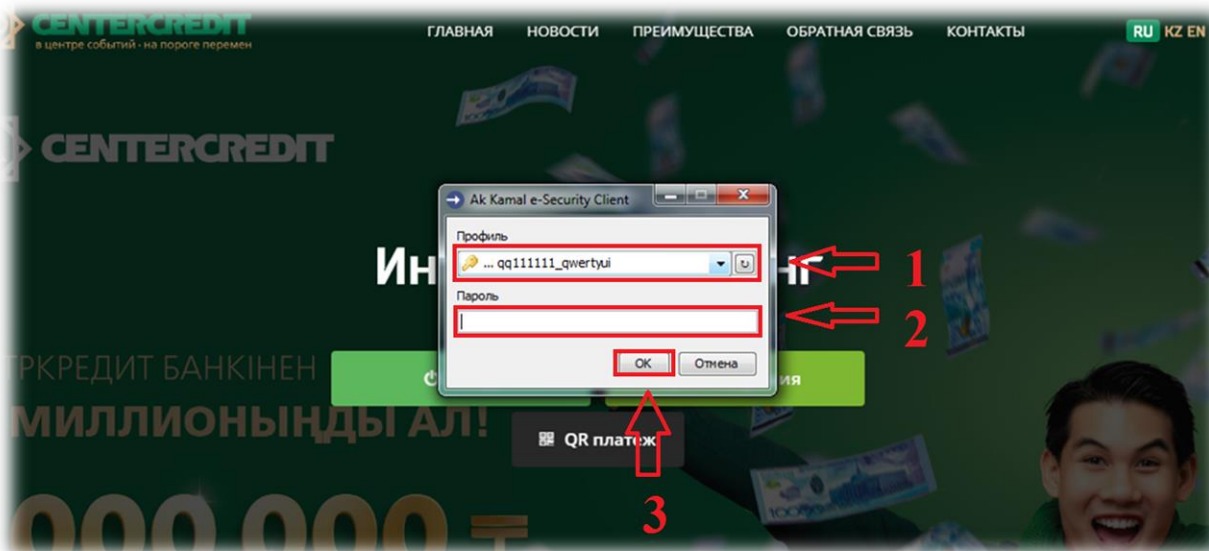


Fig. 19 – Login to the Internet Banking System.

You can log in to the Internet Banking System after the profile is created. Select the token in the 'Profile' field, enter the password for the token and click 'OK'.

Attention!!!

In the event of an error during the creation of Kaztoken due to interruptions in the Internet connection, entering incorrect user data, etc., the registration process should be continued. If registration is incomplete, Kaztoken cannot be formatted!!!

4. Installation of KAZTOKEN driver for Windows.

KAZTOKEN device is a compact, protected device in the form of a USB stick designed for user authorization and signing of payments/request in the Internet Banking System.



It is required to install the KAZTOKEN driver for Windows to register and work in the future in the Internet Banking System using operating systems starting from Windows 7. To install the KAZTOKEN driver please follow the link: <https://kaztoken.kz/downloads/>

Then download the appropriate driver (**fig.1**).

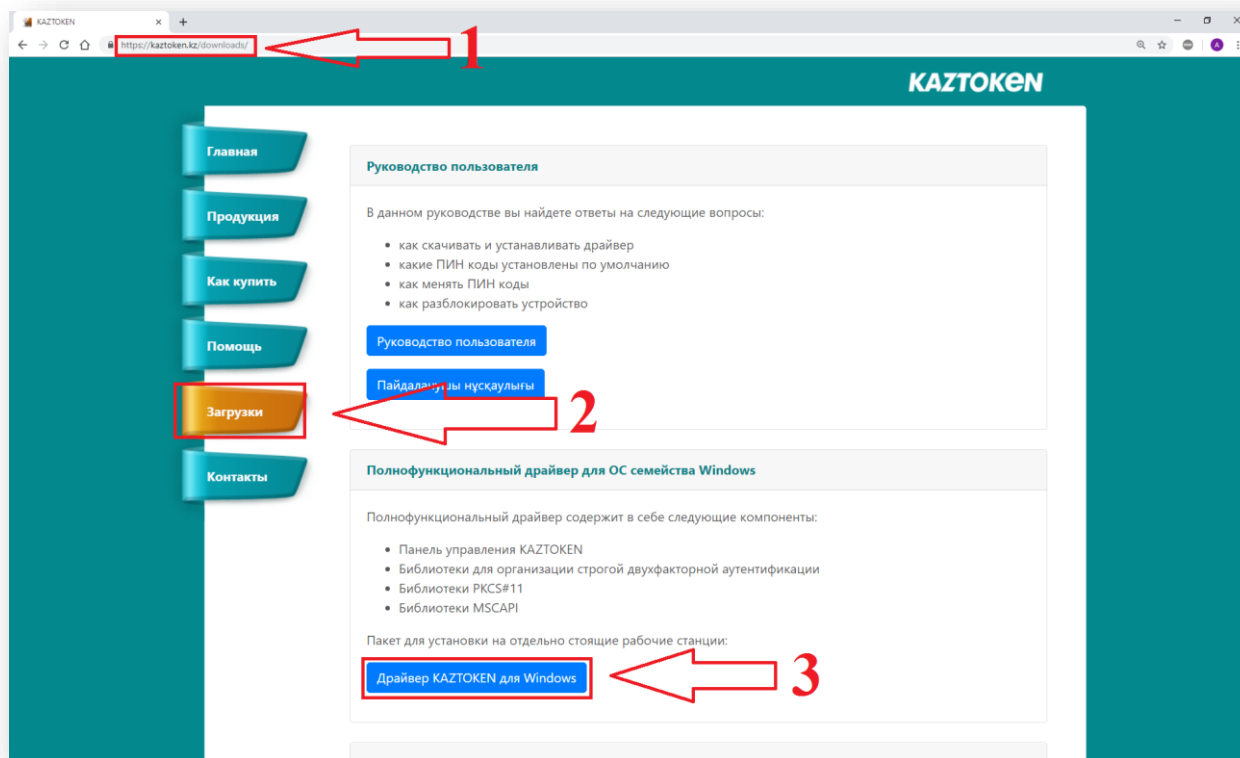


Fig. 1 – A page with KazToken drivers.

After starting the installation file, the KAZTOKEN driver installer window will open up. Check the box 'Create a shortcut for KAZTOKEN Control Panel on the desktop' and click 'Install' (**fig.2**)

ATTENTION! Do not connect the KAZTOKEN device to the computer until the installation is complete! If KAZTOKEN is already connected, disconnect it.

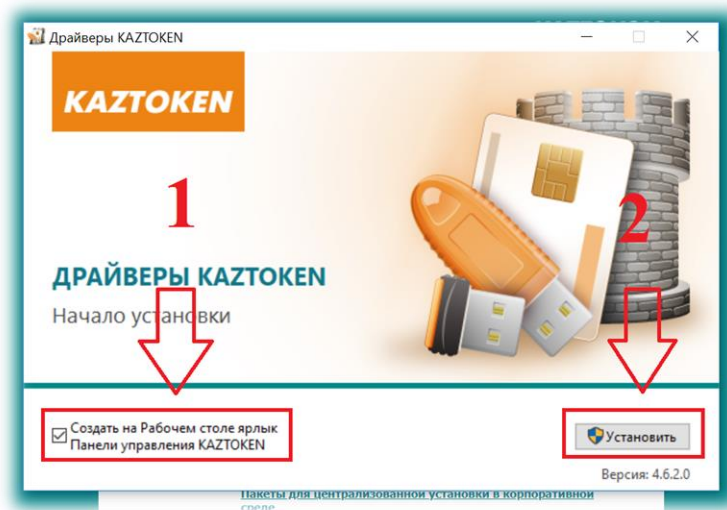


Fig. 2 – KAZTOKEN drivers installation process initiation window.

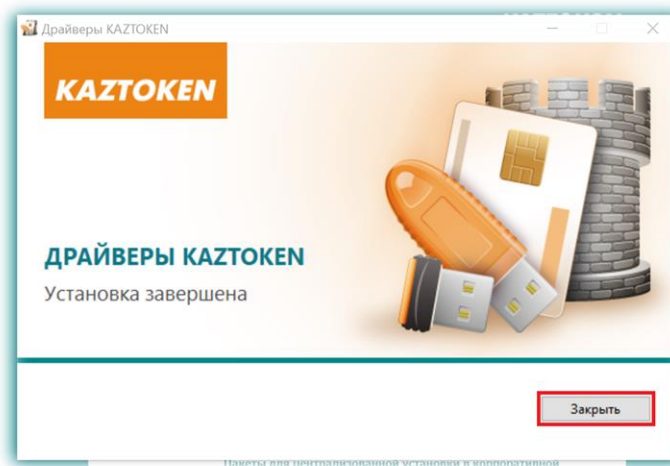


Fig. 3 – KAZTOKEN drivers installation process completion window.

Upon completion of the program installation 'KAZTOKEN Control Panel' shortcut will appear on the desktop (Fig. 4).



Fig. 4 – 'KAZTOKEN Control Panel' shortcut on the desktop.

ATTENTION! If you encounter problems during installation, try disabling it and remember to enable it after installation.